

**Application number:** 09/923,311

**Art Unit:** 3624

**Applicant:** Khai Hee Kwan

**Examiner:** Hani Kazimi.

**Title:** A computer network method for conducting payment over a network by debiting and crediting utilities accounts

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

TO: Commissioner for Patents

Virginia 22313-1450

Sir:

Response to Action Letter dated June 20 2006 for APPLICATION 09/923,311

The applicant respectfully asks the examiner to consider our response below.

The claims starts at page 2 to 7. The applicant respectfully asks the examiner to enter those amendments.

The remarks starts at page 8 to 12

Thank you.

Yours truly,

A handwritten signature in black ink, appearing to be 'KHAI H KWAN', with a long horizontal stroke extending to the right.

Khai H Kwan

023336

9-Aug-2006